

Bankers Perception and Performance in the Frame of Marketing in the Islamic Banking Industry of Pakistan

*Dr. Ahmer Saeed**

*Mohammad Shahid***

*Qaisar Imtiaz****

This study attempts to examine the bankers insight and performance in the frame of Marketing in the Islamic banking industry of Pakistan. The scope of the study was limited to the employees of Islamic banks of Pakistan. One hypotheses were formulated for bank employees. The hypotheses of bank employees were upheld. In the light of the findings, several concrete recommendations were made for the betterment of Islamic banking system. The analysis would be strengthen the marketing strategy as well as mechanized the Bank Officer performance. There is high potential for Islamic banking industry. It is recommended that the Islamic banking industry regulate the marketing as per Islamic principle. The social justification of this research was to explore the potential of Islamic Banking with maximize the social market ethics and develop the good relationship with the customers and enhance the satisfaction in positive tone.

Key words: Bankers, Perception, Performance, Marketing, Islamic Banking Industry

Introduction

The purpose of study to explore the speedy change in sales and marketing atmosphere has been demanded to focus on customer effectively by their bank employees. Islamic banks perceived the customers need and demanded more exclusively. The consumer banking has exceptional flourish in Pakistan over the five year period. The phenomenal progress from State Bank of Pakistan to reschedule the banking sector as per market need and consumer demand. Bank have understand the significance of customer relationships which have long-lasting beneficial. In Pakistan the implementation of Customer Relationship Management practices are to be focus which are not reveal in the real sense in Banking sector.

* Hamdard Institute of Education & Social Sciences, Hamdard University, Karachi

** Hamdard Institute of Education & Social Sciences, Hamdard University, Karachi

*** Hamdard Institute of Education & Social Sciences, Hamdard University, Karachi

- Khadri Bak, Muhammad (1930), **Tarikh Al Tashri' Al Islami**, Beirut, Mataba' 'Isa Al Halabi
- Moulana Ashraf 'Ali Thanwi, **Ahkam Al Quran**, Lahore Idara Asraf Al Tahqiq.
- Moulana Muhammad Taqi Uthmani,(NDa) **Ahkam Al Quran** (Preface), Karachi, Idaratul Quran
- Qurtubi, Abu 'Abdullah Muhammad b Ahmad (1996), **Al Jami' Li Ahkam Al Quran**, Beirut, Darul Kutub
- Raghīb Asfahani,(1322),**Al Mufradat Fi Gharibil Quran**,Cairo ,Daftar Nashrul Kitab.
- Shah Wali Ul Allah (ND) **Al Fauz Al Kabir**, Multan Maktabah Haqqaniah
- Shalbi, Muhammad Mustafa (1985) **Al Madkhal Fi Al T'rif Bi Al Fiqh Al Islami**, Beirut Darunnahdah
- Wahbah Al Zuhaili (1998a) **Usul Al Fiqh Al Islami Vol:1**, Beirut, Darul Fikr
- Zamamah, 'Abdul Qadir and Others (1996) **Mu'jam Tafasir Al Quran Al Karim**, Eisico, Al Muazzamah al Islamiah

- In this methodology the author elicited the juristic commands from the verses of the Holy Quran.
- In this methodology the authors supported their schools of thought. They compiled the arguments supporting to the opinions of their Imams. By the study of books written in this methodology, a reader can go through the comparative study of different schools of thought and observe that the differences of jurists (Fuqaha) are not due to personality clash but these are logic based. In this regard we do not agree with the opinion of Dhahabi that the authors of this methodology showed discrimination for their schools of thought and intolerance for the others. These differences and arguments opened the doors of research in Islamic fields of knowledge.
- By the study of the books written in this methodology, a reader can have awareness of basic principles of jurists, their methodology of deliberation and methodology of eliciting of commands from the verses of the Holy Quran.
- By the study of the books written in this methodology, a reader can observe the tendency of the Holy Quran in describing the commands about the practical life of a Muslim. By this observation, we can solve our contemporary problems.

NOTES & REFERENCES

- Abu Zuhra Muhammad (ND) **Tarikh Al Mdhabib Al Islamiah**, Beirut, Darul Fikr
- Al Shashi, Nizamuddin (ND) **Usul Al Shashi**, Lahore, Al Mizan
- Dhahabi, Muhammad Husain (1976b) **Al Tafsir Wa Al Mufasssirun** Vol:2, Beirut, Darul Fikr
- Hasan Ahmad (1970), **The Early Development of Islamic jurisprudence**, Islamabad, Islamic Research Institute
- Ibn 'Arabi, Abu Bakr Muhammad b 'Abdullah (NDa) **Ahkam Al Quran** Vol:1 Beirut, Dar al- Kotob al- Ilmiyah
- Jassas, Abu Ahmad b 'Ali (1985a) **Ahkam Al Quran** Vol:1 Beirut, Daro Ihya Al Turath Al 'Arabi
- Kamali Muhammad Hashim, **Methodologies of Hadith**

- When Qurtubi elicits the juristic commands, he presents the opinions all jurists, their arguments and then describes his own opinion and prefers any one of the jurists' opinion. Qurtubi belongs to Maliki school of thought, but he presents the opinions with all rationalizations without any discrimination. Sometimes he seems to be disagree with the opinion of Imam Malik and prefers to nay other opinion.
- All the Tafsir literature which has been compiled up to his era, included in his sources. His main and basic sources are:
Tafsir Al Quran Al 'zim by Ibn Kathir
Jame' Al Bayan by Ibn Jarir
Ahkam Al Quran by Jassas
Ahkam Al Quran by Ibn 'Arabi
- Qurtubi has given a very enormous preface in the first volume of his book. In this preface he scholarly discussed about the sciences of the Holy Quran and the history of compilation of the Holy Quran. In the history of compilation of the Holy Quran, he described the difference the compilation of Abu Bakr and Uthman
- Qurtubi's book has been published by Darul Kutub Al 'Ilmiah in 6 volumes.

6 Conclusions

In this chapter, we discussed the meaning and definition of Islamic Jurisprudence (Fiqh) and its development. Later on we discussed the methodology of Juristic Tafsir. We can conclude the above discussions as follows:

- Islamic Jurisprudence or Fiqh deals with the practical life of a Muslim. The practical life of a Muslim includes rights of Allah (S.W.T), rights of other people and the commands relating to the rights of Allah and people simultaneously. Islamic Fiqh concerns the all above mentioned aspects of the life of a Muslim.
- The Holy Quran discussed the human life comprehensively. Quran gave the guidance for ideological life along with the practical life.
- Some of the authors of exegesis focused their attention towards the commands of practical life given by the Holy Quran or deducted from its verses. This methodology was called methodology of juristic Tafsir.

• Complete Name of His Book

His book was known as Al Jam' Li Ahkam Al Quran (الجامع لأحكام القرآن). According to the author (1996a: Preface), the actual name of his book is "Al Jam' Li Ahkam Al Quran Wa Al Mubin Lima Tadammahu Min Al Sunnah Wa Ahkam Al Furqan (الجامع لأحكام القرآن والمبين لما تضمنته من السنة وأحكام الفرقان)". We can translate this verdict as "A comprehensive book on juristic commands of the Holy Quran and interpreter of the commands extracted from the Holy Quran and Sunnah."

• Methodology of Qurtubi in His Book

As it comes into sight by the complete name of his book, Qurtubi has discussed two types of commands in his book. He has discussed the commands given by the Holy Quran directly along with the commands been extracted and elicited from the Holy Quran and Sunnah. The methodology of describing the juristic commands, we will discuss it later. The methodology of Qurtubi can be discussed as follows:

- According to Dhahabi (Ibid), Qurtubi narrates the traditions about the motives of revelations.
- Qurtubi also discusses the difference of recitations (Qira't) and elicits some of the commands by the difference of recitations.
- He also presents a brief discussion in the light of rules of 'Arabic language and literature.
- The Holy Quran sometimes has used the words which are not usually proverbial in 'Arabic language and literature. These words of Holy Quran are called Gharaib Al Quran (Unfamiliar words of the Holy Quran). Qurtubi explains this kind of words.
- As Qurtubi is an expert personality of 'Arabic language and literature, he presents delicate discussions in this regard and produces evidences by 'Arab pottery.
- Qurtubi disagrees to some of the ideas of the philosophers and radical mystics.
- Qurtubi elicits from the narratives been described in the Holy Quran. Sometimes he narrates much unfamiliar stories of Bani Israel.

➤ Describes His own Opinion

Ibn 'Arabi after discussing different opinions describes his own opinion. Sometimes he prefers one of the aforementioned opinions and sometimes he adopts and expresses his opinion other than the described opinions.

➤ Discusses the Linguistic Rules

Ibn 'Arabi is not only a jurist and exegete but he is expert of 'Arabic language and literature. Besides the explanation of the verses of the Holy Quran and discussion about the juristic commands, he begins the explanation of the verse in the light of rules and principles of 'Arabic language.

➤ Publication and Research

Ibn 'Arabi's book has been published by Darul Kutub Al 'Ilmiah Beirut in 5 volumes with research, editing and footnotes of Muhammad 'Abdul Qadir 'Ata. No doubt this book has been published with internal along with external beauty.

- **Al Jam'I Li Ahkam Al Quran Abu 'Abdullah Muhammad b Ahmad Al Qurtubi (D: 671) الجامع لأحكام القرآن ابو عبدالله محمد بن أحمد القرطبي**

• Author- Life and Literary Works

Abu 'Abdullah Muhammad b Ahmad Al Qurtubi belongs to Spain. He was born there and according to Zamamah (1996:481), he got education in different cities of Spain like Cordova, Ashbailiah, Balansiah and Gharnatah. After his early education he went to Egypt for higher education. After his education, he did not come back to his homeland and passed his life in Egypt. According to Dhahabi (1976b:457) Qurtubi was very pious and ascetic man and always busy in adoration or in writing books. He wrote many of the books and people been benefited by his books especially from his book Al Jam' Li Ahkam Al Quran. He died in a village of Egypt called Munnyah Ibn Khasib in the month of Shawal, 671 A.H and been buried in the same village. He was a sparkling student of Abu Al Hasan b Muhammad Al Bakri who was eminent traditionist of his era and author of commentary of Sahih Muslim named Al Mufhim.

He was the last scholar of Spain. He got his early education in his country then he traveled for higher education to Egypt, Jordon, Baghdad and Makkah Mukarramah. After completing his education, he came back to his hometown named Ashbailiah. He was expert in Hadith, Islamic Jurisprudence and Tafsir. He wrote numerous books on Tafsir, Islamic Jurisprudence, Principles of Islamic Jurisprudence, and commentaries of Hadith text books. Ahkam Al Quran is one of them. He died in 543 A.H.

▪ **Methodology Of Tafsir**

Ibn 'Arabi has compiled a book named Ahkam Al Quran which is based on Maliki school of thought. His methodology in this Tafsir can be described as under:

➤ **Arranged According To The Arrangement of The Holy Quran**

Ibn 'Arabi has arranged his book according to the arrangement of chapters (Surah) and verses of the Holy Quran. He has presented all verses of each Surah but discussed only the verses in which there are some juristic commands have been given. He explained the verse and elicits the juristic orders. When he starts the Surah, first he describes that how many verses are there in this Surah concerning the juristic orders. Than he starts from very first verse of the Surah explaining how many juristic orders are there in this particular verse then the second one and so on until the end of Surah.

Zamamah (1996:113) while introducing Ahkam Al Quran, Says:

Ibn 'Arabi's Ahkam Al Quran is no doubt an encyclopedia of Islam. This book consists of not only juristic commands but sometimes the author discusses the basic principles of faith and believes. He presents the comparative study of different schools of thought and different juristic opinions of Sahabah and Tabi'in.

➤ **Supports Maliki School of Thought**

Ibn 'Arabi belongs to Maliki school of thought and supports with arguments the opinions of Imam Malik. His book is a basic reference in Maliki school of thought, but he gives due respect to other jurists (Fuqaha) and make dialog with them properly. (Dhahabi, 1976b:449)

➤ Author- Life And Literary Works

Abu Al Hasan 'Ali b Muhammad Al Kia Al Hirasi was born in 450 A.H. By race he belongs to Khurasan. He visited Neshapur, Baihaq and 'Iraq for education. He got his higher education from Baghdad and than started teaching there. He died in Baghdad in 504 A.H. According to Dhahabi (1976b:444) he was a literary person has an excellent stile of Arabic prose. He was an expert of Hadith, presents Hadith fluently in his dialogs.

▪ Methodology Of Tafsir

Kia Al Hirasi has compiled a book named Ahkam Al Quran which is based on Shafi'I school of thought. His methodology in this Tafsir can be described as under:

➤ Arranged According To The Arrangement of The Holy Quran

Kia Al Hirasi has arranged his book according to the arrangement of chapters (Surah) and verses of the Holy Quran. He narrates the verse from the Holy Quran, explains it and elicits the juristic orders.

➤ Elicits Juristic commands From The Verses of The Holy Quran

As Kia Al Hirasi has compiled juristic Tafsir, he narrates only the verses from whom the juristic orders been derived. He elicits the juristic commands under the shadow of Shaf'I principles of jurisprudence. No doubt, Kia Al Hirasi is committed with Shafi'I school of thought like Jassas was committed to Hanafi School of thought, he preferred and supported the opinions of Imam Sahfi'I but he gave due respect to all Imams and used proper language for them. According to Dhahabi (1976b:446), he has described his methodology in the preface of his book. According Dhahabi (Ibid) Al Kia Al Hirasi explains the verse of the Holy Quran in a way that becomes strong support to Imam Shafi'I's opinion as any other opinion cannot be extracted.

• Ahkam Al Quran Abu Bakr Muhammad b 'Abdullah b 'Arabi (D:543 A.H) أحكام القرآن أبو بكر محمد ابن عبدالله ابن عربي

Qadi Abu Bakr Muhammad b 'Abdullah was known as Ibn 'Arabi belongs to Spain was born in Spain in 468 A.H.

adopted a difficult methodology and this methodology made this book a real Juristic Tafsir.

➤ **Elicits Juristic Commands From The Verses of The Holy Quran**

There are 114 chapters (Surah) in the Holy Quran. Jassas has arranged his book according to arrangement of these chapters starting from Surah Fatihah and Baqarah. But the arrangement of verses of Surah is very different from other books of Tafsir. He has arranged the verses of Surah according to juristic order that he would start with compiling all of the verses of Surah about Taharah and Salat first and than other verses accordingly. According to Dhahabi (Ibid), he elicits the juristic orders and commands from the verses of the Holy Quran and in this regard he shows his deep knowledge of Quran and Islamic Jurisprudence. According to Zamamah (1997:227,228), Jassas elicits the juristic commands and orders and in this regard, he described his opinion and the opinions of different jurists (Fuqaha). For instance he elicits a juristic order from a verse of Surah Baqarah (2:187) described his own opinion and than narrated the opinions of Mujahid, Jabir b Zaid, Muhammad b Sirin and Sa'id b Jubair. According to Dhahabi (Ibid), sometimes Jassas extracts a juristic command from the verse with very distant relation between the verse and the command which has been extracted. Dhahabi has referred from Ahkam Al Quran some examples in this regard.

➤ **Comparison Between Different Schools of Thought**

Jassas although belongs to Hnafi school of thought, he presented the opinions of different schools of thought and described the opinions of jurists before these schools of thought.

➤ **Supports Hanafi School of Thought**

This is a matter of fact that Jassas is very much committed with Hanafi school of thought as he supported Hnafi School in his book Ahkam Al Quran. According to Dhahabi (Ibid), he is prejudice in this regard.

According to Zamamah (Ibid), this book is not only a compilation of opinions of exegetes or Jurists but it is also a collection of the citations of the historians, traditionists, and experts of linguistics.

• **Ahkam Al Quran Abu Al Hasan 'Ali b Muhammad Al**

Kia Al Hirasi (D: 504 A.H) **أحكام القرآن أبو الحسن علي بن محمد**

الكيا الهراسي

which are undoubtedly representative of the methodology of juristic Tafsir.

Ahkam Al Quran Abu Bakr Ahmad 'Ali Al Jassas (D:370 A.H/990 A.D)

Before going to the introduction of Jassas's book, we should be aware of author's life, literary works and his school of thought.

❖ Author- Life And Literary Works

Abu Bakr Ahmad 'Ali Al Jassas was born in Baghdad in 305 A.H. His early life has not been described by the biographers. According to Dhahabi (1976b:438), he benefited with the knowledge and thoughts of Abu Sahal Al Zajjaj and Abu Al Hasan Karkhi. He traveled for the knowledge all over the Arab territories and different parts of Iraq. He wrote many books on Islamic jurisprudence and its principles. He was one of the most renowned scholars of his era. He died in 370 A.D/990 A.H.

❖ School of Thought

Abu Al Hasan Karkhi was very famous Hanafi scholar. He has written several books on the basic principles of Islamic Jurisprudence (Hanafi). Jassas being his student and commentator of his views belongs to Hanafi school of thought. He has compiled the commentaries of Karkhi's, Tahawi's and Shaibani's books. All of his literary works shows his commitment with this school of thought.

❖ Publication Of the Book

The book of Jassas has been published many times by different publishers. The recent addition has been published by Daro Ihya Al Turath Al 'Arabi, Beirut with the research of Muhammad Sadiq Qamhawi in 5 volumes (Jassas,1985a).

❖ Methodology Of Tafsir

After the above discussion about the author's life, literary works and his affiliation, we will describe the methodology of his book Ahkam Al Quran. The methodology of his book can be described as under:

➤ Arranged According To The Arrangement of The Holy Quran

Jassas has arranged his book according to the arrangement of Quranic chapters (Surah) and to the juristic orders concurrently. According to Dhahabi (1976b:439) it was easy for him to arrange the book according to the arrangement of the Holy Quran, but he

Sixth to Tenth Century Hijra

- Ahkam Al Quran Abu Al Hasan 'Ali b Muhammad Al Kia Al Hirasi (D: 504 A.H) أحكام القرآن ابوالحسن علي بن محمد الكيا الهراسي
- Ahkam Al Kitab Al Mubin 'Ali b 'Abdullah b Mahmud (D: 595 A.H) أحكام الكتاب المبين علي بن محمود
- Al Jam' I Li Ahkam Al Quran Abu 'Abdullah Muhammad b 'Umar Al Qurtubi (D: 671) الجامع لأحكام القرآن ابو عبدالله محمد بن عمر القرطبي
- Al Aklil Fi Istinbat Al Tanzil Jalaluddin 'Abdurrahman b Abi Bakr Al Sayuti (D:911) الأكليل في استنباط التزيل جلال الدين عبدالرحمن بن ابي بكر السيوطي
- Kanzul 'Irfan Fi Fiqhil Quran Abu 'Abdullah Miqdad b 'Abdullah (D: 972 A.H) كذوالعرفان في فقه القرآن ابو عبدالله مقداد بن عبدالله

Eleventh to Fourteenth Century Hijra (Contemporary)

- Muntaha Al Maram Sharah Ayat Al Ahkam Muhammad b Husain b Qasim (11th Century) منتهى المرام شرح آيات الأحكام محمد بن حسين بن قاسم
- Al Tafsirat Al Ahmadiyah Fi Bayan Al Ayat Al Shari'h Ahmad b Abi Sa'id Al Salihi (D:1130 A.H) التفسيرات الأحمديه في بيان آيات الشريعة أحمد بن ابي سعيد الصالحي
- Nail Al Maram Fi Tafsir Ayat Al Ahkam Sayed Siddique Hasan Al Qanuji (D: 1307) نيل المرام في تفسير آيات الأحكام سيد صديق حسن القنوجي
- Ahkam Al Quran Moulana Ashraf 'Ali Thanwi

Authors:

- ❖ Moulana Zafar Ahmad Uthmani (D: 1974)
- ❖ Moulana Muhammad Idris Kandhlawi (D: 1974)
- ❖ Moulana Mufti Muhammad Shafi' (D:1976)
- ❖ Moulana Mufti Jamil Ahmad Thanwi (D: 1992)
- ❖ Mufti Sayed Abdul Shukur Timidhi (D:2001)
- Rawai' Al Bayan Tafsir Ayat Al Ahkam Muhammad 'Ali Al Sabuni.

5 Introductions of Some Books

After describing brief history of this methodology, we will present the introduction of some famous and accessible books

- Books compiled in this methodology are united in this matter that the Holy Quran is the main, basic and first source in all aspects of life.

Development of this Methodology

As it has been described earlier that this methodology can be seen in the age of Sahabah, this was the instigation point of this methodology. This is an interesting fact that the compilation of Hadith converted to the juristic dimension as the traditionists of third and fourth century Hijra compiled the books of Hadith according the practical life of a Muslim. They compiled the books which are called Sunan in the terminology of traditionists. (Kamali,...) The compilation of Tafsir in this methodology was also started in third century. (Dhahabi,1976b:433)

The development of this methodology can be divided into three phases.

- Early Stage (Third to fifth century Hijra)
- Age of Compilation (Sixth to tenth century Hijra)
- Contemporary Age (Eleventh century to date)

We will describe the books (titles and authors) concerning the above mentioned three phases.

Third to Fifth Century Hijra

- Ahkam Al Quran Muhammad b Idris Al Shafi'I (D:204 A.H)

(أحكام القرآن محمد بن إدريس الشافعي)

- Ahkam Al Quran Qadi Abu Ishaq Isma'il b Ishaq (D:28A.H)

(أحكام القرآن قاضي أبو إسحاق إسماعيل بن إسحاق)

- Ahkam Al Quran Abu Al Hasan 'Ali b Musa (D: 305 A.H)

(أحكام القرآن أبو الحسن علي بن موسى)

- Ahkam Al Quran Ahmad b Muhammad b Salamah (D:321 A.H) (أحكام القرآن أحمد بن محمد بن سلامة)

- Al Jami' LI Ahkam Al Quran Abu Muhammad Al Qasim Al Qurtubi (D: 340 A.H) (الجامع لأحكام القرآن أبو محمد القاسم القرطبي)

- Ahkam Al Quran Ahmad b 'Ali B Abi Bakr Al Jassas

(أحكام القرآن أحمد بن علي بن أبي بكر الجصاص)

- In this methodology, the exegetes remain confined to the verses in which commands about practical life (الأحكام) have been described. According to Shah Wali Ul Allah (ND:27) the scope of commands (الأحكام) is as follows:
 The basic object of the Holy Quran in describing commands is to restore the methodology of Abraham (A.S) (ملة ابراهيم). In this connection commands of cleansing, (Taharat) Salat, Hajj in adoration and social and political commands, commands of Jihad and family laws been expressed with their actual shape according to methodology of Abraham (A.S) Besides the revival of Abraham methodology, some new commands also revealed. For example, criminal law and law of inheritance were revealed.
- Although this methodology (to elicit the commands from the verses of the Holy Quran) was seen in the age of Sahabah, but the trend to compile the books in this methodology was started in third century Hijra.
- The author of this methodology explains the verses of Ahkam with the help of other similar verses, traditions of the Holy Prophet (Hadith), sayings of Sahabah and deliberations of Jurists (Fuqaha). He also presents his own deliberations where the same is needed.
- Keeping the jurist commands by the Holy Quran in view, the compiling of books in this methodology was started in third century; authors belong to any one school of thought. He supports views of his school of thought.
- Although authors in this methodology supported their schools of thought, but a major number from these authors did not use improper words or unsuitable behavior for others.
- In this methodology the author discusses directly or indirectly the basic principles of different jurists, their methodology of deliberation and eliciting the commands from the verses of the Holy Quran. In this methodology the basic tendency of the Holy Quran in commands and in prohibition and permit (Halal and Haram) also been discussed. By the awareness of this tendency, we can solve our contemporary problems.